

Information to identify the case:

Debtor 1	<u>Tricia L. Posey</u>	Social Security number or ITIN	xxx-xx-3537
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	20-16321-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tricia L. Posey

5/22/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tricia L. Posey
Debtor

Case No. 20-16321-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: May 22, 2025

Form ID: 3180W

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2025:

Recip ID	Recipient Name and Address
db	+ Tricia L. Posey, 16 Laguna Drive, Magnolia, NJ 08049-1622
cr	+ Timothy Haggerty, Esq., O'Brien, Belland & Bushinsky, LLC, 509 S. Lenola Rd., Building 6, Moorestown, NJ 08057-1561
518896625	+ David H. Lipow, Esquire, 509 S. Lenola Rd., Building 6, Moorestown, NJ 08057-1561
518828258	+ KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518828256	+ Law Office of Warren Jones, Jr., 1 Trinity Lane, Mt. Holly, NJ 08060-1747
518828271	+ Timothy Haggerty, Esquire, O'Brien, Belland & Bushinsky, 509 S. Lenola Road, Building 6, Moorestown, NJ 08057-1561
518895779	+ Timothy Haggerty, Esquire, O'Brien, Belland & Bushinsky, LLC, 509 S. Lenola Rd., Bldg. 6, Moorestown, NJ 08057-1561

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 22 2025 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 22 2025 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518828263	+ EDI: PRA.COM	May 23 2025 00:50:00	Absolute Resolutions, c/o Recovery Management Systems, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
518828260	+ EDI: GMACFS.COM	May 23 2025 00:50:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
518828269	+ Email/PDF: resurgentbknotifications@resurgent.com	May 22 2025 21:22:23	Ashley Funding Services-Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
518828257	+ EDI: BANKAMER	May 23 2025 00:50:00	Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100
518828255	Email/Text: BKBCNMAIL@carringtonms.com	May 22 2025 21:10:00	Carrington Mortgage, 1600 South Douglass Road, Anaheim, CA 92806
518866114	Email/Text: BKBCNMAIL@carringtonms.com	May 22 2025 21:10:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
518828268	+ EDI: DIRECTV.COM	May 23 2025 00:50:00	Direct TV by American InfoSource, P.O. Box 5008, Carol Stream, IL 60197-5008
518828265	+ Email/Text: ebn@nemours.org	May 22 2025 21:11:00	Nemours NJ Physician Practice, P.O. Box 530277, Atlanta, GA 30353-0277
518828262	EDI: PRA.COM	May 23 2025 00:50:00	Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502

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518828261	EDI: PRA.COM	May 23 2025 00:50:00	Portfolio Recovery Associates, P.O. Box 41067, Norfolk, VA 23541
518828266	Email/Text: signed.order@pfwattorneys.com	May 22 2025 21:10:00	Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
518828264	+ EDI: Q3G.COM	May 23 2025 00:50:00	Quantum3 Group, c/o Absolution Resolutions, P.O. Box 788, Kirkland, WA 98083-0788
518828267	+ Email/Text: bankruptcynotice@sjindustries.com	May 22 2025 21:11:00	South Jersey Gas Company, Bankruptcy Dept., P.O. Box 577, Folsom, NJ 08037-0577
518828259	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	May 22 2025 21:22:23	US Dept. of HUD, 451 7th Street S.W., Washington, DC 20410-0001

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518833086	*	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518897218	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
518828270	##+	Adinolfi, Lieberman, Burick, Falkenstein., Roberto & Molotsky, 4 Kings Highway East, Haddonfield, NJ 08033-2002

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
David H. Lipow	on behalf of Creditor Timothy Haggerty Esq. dlipow@obbblaw.com, lipow.davidr104185@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Stacey L. Mullen	on behalf of Debtor Tricia L. Posey slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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